



## Rebuild Iowa Advisory Commission Meeting Notes

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**October 1, 2008 – 8:30 am – 3:30 pm**  
**State Historical Building**

**Classrooms A & B**  
**600 East Locust Street**  
**Des Moines, IA**

**Present:**

Governor Chet Culver  
Lt. Governor Patty Judge

**Commission Members Present**

Major General Ron Dardis, Chair, Johnston  
Gary Anderson, Centerville  
Bill Bywater, Iowa City  
Jim Davis, Charles City  
Mike Earley, Des Moines  
William Gerhard, Iowa City  
Karris Golden, Waterloo  
Brent Halling, Perry  
Mike King, Creston  
Amy Truax, Parkersburg  
Mark Wandro, Des Moines  
Beverly Wharton, Sioux City

**Guests**

Jon Benson, Security and Emergency Management  
Senator Joe Bolkcom, Iowa General Assembly  
Joyce Flinn, Homeland Security and Emergency Management  
Linda Hinton, Iowa State Association of Counties  
Theresa Kehoe, Senate Legislative Staff  
Vince Linz, Iowa Department of Economic Development  
Joe Romano, House Legislative Staff  
Dusky Terry, CIPCO  
Mike Tramontina, Iowa Department of Economic Development

**RIO Staff**

Susan Dixon  
Emily Hajek  
Joe O'Hern

Mary Jane Olney  
Tina Pothoff  
Gary Schwartz

Julie Struck  
Lynn Zook

**SPPG Staff**

Ben Banowetz  
Erin Drinnin

Jennifer Furler  
Paritosh Kasotia

Arlinda McKeen  
Tom Slater

## **Welcome and Opening Comments**

Major General Ron Dardis welcomed the Commission and guests, and thanked everyone, including SPPG, for their hard work on the first phase of the Commission's work. The General reviewed the process for the day, and explained that the day would mostly be a facilitated discussion to begin the process to develop the vision for the Commission and for Iowa, as well as strategies to achieve that vision.

Major General Dardis shared that more than 600 Iowans participated in the first phase, and built a strong foundation for the Commission's continued work for the 120-Day Report. He thanked the Commission members again for their commitment and hard work to this effort, and he highlighted the participation by Commission members in the *Des Moines Register* editorials.

Major General Dardis welcomed and thanked Lieutenant Governor Patty Judge for attending the meeting, and said that the presence of the Lieutenant Governor and Governor indicate how important this process is to the administration. He thanked the Lieutenant Governor for her commitment and leadership and asked her to speak.

Lieutenant Governor Judge told the Commission that she and the Governor appreciate the hard work of the Commission. She noted that the state would not have made this kind of progress if it were not for the work of this group. The 45-Day Report has been thoroughly studied and used by the government, and recommendations are moving forward. She explained that she has moved back to her Capitol office; however, Emily Hajek, a valued senior member of the Governor's Office, is acting as chief staff for the Rebuild Iowa Office.

Lieutenant Governor Judge informed the Commission that the administration is counting on the Commission for the 120-Day Report, and hope that Commission members will tackle it with the same commitment as for the first 45 days. The participation of Commission members will probably not end there, and the Lieutenant Governor looks forward to working with this group into the future.

Major General Dardis thanked Mike King for his participation, and welcomed Gary Anderson to the Commission in representing the Iowa State Association of Counties. Sheriff Anderson will participate in this next phase in addition to King. Dardis also noted that Waterloo Mayor Tim Hurley is joining Mayor Fausett to represent the League of Cities, thanking Mayor Fausett and welcoming Mayor Hurley. Dardis extended appreciation to Emily Hajek for all of her hard work with the RIO.

Dardis reminded everyone that in Executive Order Number Seven, the Governor requested a 120-Day Report from the Commission by November 17, 2008. He reviewed the agenda. The Executive Order charges the Commission with developing a vision for long-term recovery. Major General Dardis noted that the Rebuild Iowa Office as a government entity has a vision, but the Commission vision may be different since its perspective is different. The other goal to be accomplished by the Commission is to develop specific strategies to achieve that vision.

General Dardis noted that it will be a short time period – approximately a month and a half – to get the report completed. A lot has been completed, though, especially with the progress of the Task Forces and the Commission's 45-Day Report. Dardis noted that the Commission can provide feedback to the Task Forces regarding specific issues to address.

Dardis asked Tom Slater and Arlinda McKeen of SPPG to review and conduct introductions.

### **Charge to the Rebuild Iowa Advisory Commission for the 120-Day Report**

After introductions of the Commission members, McKeen noted the large notebooks that Commission members have that include a wealth of information to continue to refer to in this work. McKeen explained that when the Commission first gathered, much of the early work was in response to a charge to address immediate needs in the time of a crisis. Now it is time to step back, now that some immediate needs are being met, and think about the vision for the state particularly in light of the disasters. McKeen noted the constraints but also the opportunities that presented in terms of building a better Iowa.

Slater shared the importance of looking at the work of the Commission holistically, and thinking about issues that were happening in Iowa even before the disasters. The early work of the Commission was more immediate, and now the Commission needs to think more long term.

McKeen outlined some of the requirements of the Commission. One is to establish a long-term vision for recovery for the state, and second is to determine the strategies. McKeen clarified that this does not just mean the funding that is required, but what needs to be done. McKeen noted that although the work to create the 120-Day Report will be done in six weeks, it will be a living document. This report will put steps forward to begin accomplishing the vision. McKeen thanked the members of the General Assembly present, as well as those who are present who have been active in working throughout the process with the Task Forces.

This is a significant shift from the first phase, and McKeen asked the Commission members to respond to the outline of tasks of the Commission.

Dardis noted that the Commission did ask for visioning input from Iowans in the Speak Up Iowa sessions, and that is a great starting point.

Wandro shared that in his Task Force as chairs they have discussed the longer-term issues that need to be addressed, such as levies and flood control. He reiterated the need to think broadly about land use and creating a long-term vision.

Wharton asked for the vision of the RIO. Dardis read it aloud to the Commission members: *A resilient Iowa that will be safe, sustainable, and economically strong, reaffirming its ties to the land, rivers, environment, and rich cultural history.*

Wharton asked why the vision statement of the Commission is any different than the vision of the RIO. Wharton noted that the vision of the RIO defines what she believes to be important for the work of the Commission, and the members can contribute to that vision.

Gerhard said he would like to see a plan or infrastructure in place for future crises and disasters. This process could operate as the pre-planning for events in the future.

Mike Earley said in order to take the next steps, the state needs an assessment of what worked and what did not work. Earley said that he would like to involve policymakers in the decision-making process. McKeen noted that there is a report in process as part of the work of the emergency management response. Dardis stated that the After-Action Reports are in process; the Iowa Guard's report is completed. Dardis said that these reports help the state look at what worked and what did not work and help in planning.

Slater said he heard in one of the Task Force meetings that Iowa needs to send a message that things are going well here in order to encourage people to come to Iowa, build businesses, and

establish homes. He said that Commission members talked about the fact that people need to know that we are planning for the future, and significant issues are being addressed.

Wharton reiterated that it sounds as though everyone thinks it is important to plan for the long term so that we can address problems that may happen in the future. Wharton noted that the Commission may want that to be addressed in the vision statement.

McKeen asked what it is that the Commission members want to see – what is their vision?

Davis said that he does not want to spend a lot of time discussing a vision statement; he thinks immediate action is important. He noted that the Commission put aside long-term issues in the first round of Task Force and Commission meetings, and he said it is important that we move forward on addressing those issues now.

Bywater said that he received a call this weekend that a business in Cedar Rapids closed. It is a great company that just celebrated its 100-year anniversary in April, and the city worked hard to get the 200 jobs that the company brought to Cedar Rapids. Bywater said that we need to have an atmosphere that does not allow that to happen again. There are long-range things that must be in place to allow people to be successful. Rockwell-Collins is having difficulty getting folks in to interview because of all of the publicity with the disasters.

Truax said there is a long-term planning committee in Parkersburg meeting regularly to address issues, including issues that were present before tornadoes hit Parkersburg. It is the disaster that now makes you address issues you previously had. This offers an opportunity to create solutions for ongoing issues, such as infrastructure and economic development, which existed prior to disaster.

McKeen added that folks have also said that affordable housing issues existed prior to the disasters.

King said he knows the importance of Iowa's message that our lights are still on and we are recovering. Mitigation is important, and so is development of flood maps. These are important issues for state, cities, and counties to consider when rebuilding and building in the future. King stated that Iowa needs to take a proactive stance, not reactive.

Slater reminded the group that Lieutenant Governor Judge told the Commission they would be expected to continue to participate in the rebuilding effort after the 120 days. All of the things discussed today – making things better than they were and figuring out what works well – is what the Commission will have to think about for the future.

Major General Dardis noted that there is such a diversity of constituencies and issue areas that may need to be reflected in the vision statement – including urban/rural, industry/farm, and local/state.

McKeen stated that the timing might not be appropriate for the Commission to develop the vision statement at this meeting, but it may be something the group can revisit after listening to updates and having further discussions.

Earley pointed out that there was a lack of forward-thinking planning discussed during disasters in 1993 and 1998, and he reiterated what has been said about needing to mitigate damages

and build in preventive efforts. Policymakers are responsible for the implementation phase, but it is important that the Commission frame some of that forward-thinking that is necessary.

Anderson said that there are enough agencies and resources in the state of Iowa, we recognize the problems, and we need to bring the experts together to implement the solutions. Our recommendations should help move solutions forward.

McKeen turned the discussion over to Major General Dardis. Dardis asked Emily Hajek, Chief of Staff of the Rebuild Iowa Office, to address the Commission with updates on their activities.

### **Rebuild Iowa Office Activities**

Hajek addressed the Commission and said that the RIO is now located in the Wallace Building, which is more convenient than the previous location. Hajek noted that the RIO is working on developing a longer-term plan for the organization. Most of the borrowed state agency staff have returned to their state agencies. They will work again on this phase for consistency, but will remain in their state agency offices.

Hajek explained that RIO sees their role as bringing together all of the parties necessary to build a vision for the state. Hajek shared that RIO is also working closely with the communities on their rebuilding process, and the state is maintaining a strong state connection with what they are doing. The RIO wants to provide the support needed to help communities make the best decisions for their long-term recovery planning.

Currently, the RIO staffing is 100 percent federally funded. Dardis asked how many communities the state is involved with. Hajek said that it is the ten communities that have sought assistance from FEMA through the long term community recovery process also known as ESF 14. The RIO has a staff person who is present daily in Cedar Rapids.

The RIO is also working to bring policy forward from the 45-Day Report. Julie Struck will be speaking this morning to provide an update on case management initiatives. Joe O'Hern will provide an update regarding housing, and Mike Tramontina and Vince Linz from IDIED will provide updates on the work being done with small businesses.

Wharton asked how staffing was being conducted, and how some individuals were being hired. Hajek shared that some staff are being hired with federal funds. Dardis explained that many of the state's borrowed staff that supported the RIO in its early months have returned to their permanent positions within their agencies, and there are some folks being hired to work in the Rebuild Iowa Office.

McKeen asked Hajek to explain the Task Force meeting planning. Hajek stated that SPPG is again working with the Task Force chairs to develop the agendas and facilitate the meetings. The RIO is also working again with the borrowed state agency staff to bring back their expertise and the continuity from the last round of Task Force meetings. Dardis noted that the involvement of SPPG worked well because it created continuity among all of the Task Force reports.

### **Progress on Immediate Recommendations from 45-Day Report**

Susan Dixon introduced herself. She is formerly from Homeland Security and Emergency Management and was an emergency management planner for the state. Dixon explained the partnership between FEMA and the RIO in the ESF 14 initiative. The project she is leading, working directly with affected communities, was developed through the federal Stafford Act.

The Long Term Community Recovery project is a process to help communities develop their long-term vision. The process utilizes systematic approaches to provide guidance to communities to develop approaches that help communities in their long-term recovery. FEMA has been involved in this process. This is a small program targeted to certain communities. RIO conducted a systematic review of both the impacts on the communities and the communities' capacity to recover. RIO then identified ten communities to participate in this process. Dixon noted that RIO engaged these communities September 1, and there is an update in the Commission packet regarding progress in those communities. Dixon outlined some of the next steps that will occur in some of those communities, such as housing and transportation workshops, coordinating visioning team meetings, and assisting groups in identifying resources and capacity to fulfill their visions.

Wharton asked if the reception has been different in each community. Dixon said that the RIO explains to the community what the RIO can and cannot do, and all ten communities have engaged with RIO at some level. The ten communities are Oakville, Iowa City, Coralville, Cedar Rapids, Palo, Cedar Falls, Waterloo, Waverly, New Hartford, and Parkersburg. Dixon clarified that RIO is working with other communities, as well, but this is a special targeted approach in partnership with FEMA through the Stafford Act.

General Dardis asked how it has been going in the communities with this long term recovery. Dixon asked Truax to share her thoughts on progress. Truax noted that Parkersburg has been very thankful for the involvement. Recognizing the ability to use several forms of assistance has been helpful for the community. Dixon noted that a success of the approach has been a decision-making process to determine best next steps for the community. Truax noted that it has been a struggle making sure that communication is open and determining who is responsible for maintaining communication and knowing what everyone else is doing.

Slater asked if that was a message important to all government entities that work on disaster recovery. Truax noted that there is no clear delivery of communication sharing basic information, such as who the FEMA contacts are and information updates. Dixon added that the role of this process is individualized to the community, and it provides assistance to the community in developing what works for the community.

McKeen asked how the relationship works. Dixon stated that this process provides communities a resource and shares a model that has worked well in other communities.

Julie Struck introduced herself. She was with the Iowa Commission on Volunteer Service, on loan to the RIO. Struck outlined the structure of the case management initiative. The Iowa Disaster Human Resource Council is a coalition of organizations that provide a structure to help communities and individuals recover from disasters, and they do preparedness and recovery as well. This council acts as the statewide volunteer response organization. If Iowa did not have this entity, the state would be served by the general FEMA structure. The council's presence allows the recovery of Iowans to be provided and supported by Iowans. There is a leadership group that formed out of the Council comprised of several different organizations.

### **Governor Culver Addresses Commission**

Governor Culver arrived, and Major General Dardis introduced the Governor. Dardis shared with the Governor that the Commission has been receiving updates regarding progress since the 45-Day Report. Dardis reiterated the importance of the presence of the Lieutenant Governor

and Governor at the Commission meetings, and he expressed the Commission's appreciation for the Governor's attendance.

Governor Culver thanked Dardis for his leadership and thanked the Commission members for the outstanding work that has been done thus far. He stated that he knows it has taken a lot of sacrifice to take on the duties of the Commission. Because of the great work of the Commission, the state is making great progress. The good things that are happening did not happen by accident. The Commission has done an excellent job communicating their experience and knowledge through Op/Eds and public and private meetings in communities. Governor Culver acknowledged that the Commission members are "on the job" around the clock.

Culver said that the 45-Day Report discussed the importance of the unmet housing and businesses needs. Culver said that within ten days of receiving the Report, the administration developed the Jumpstart program in partnership with state agencies and others. The administration has identified \$40 million for the program, and the applications are available and the money is being distributed in communities. Without the work of the Commission, that would not have happened.

The Governor shared that, in addition, more than 1,500 infrastructure projects totalling more than \$300 million, have been approved. Levies are being built, water treatment and sewer treatment projects are being repaired. There is a lot of rebuilding happening. Iowa saved \$150 million in state funds by showing the federal government Iowa's high needs and the allowing the 90/10 match instead of the typical 75/25 match. More than 3,000 small business loans have been approved at the cost of more than \$230 million. Through the Department of Labor grants, we have helped 10,000 people by extending unemployment insurance at no cost to any Iowa employer.

The Commission also identified workforce challenges, and this was also a response from the work of the Commission. The Governor said that the state has helped 1,000 Iowans get a new job through Department of Labor grants. The administration is also working with the Iowa Finance Authority on other recovery projects. In addition, families with college students can get up to \$5,000 per student to help them get through the financial stress of the disaster.

The Governor outlined that it is a total of \$1.1 billion that has been dedicated statewide to start this rebuilding process. Again, he reiterated that it would not have been possible without the work of the Commission. Governor Culver also recognized Tom Slater and Arlinda McKeen for their diligent work with the disaster recovery efforts. For example, they worked with the six COGs and five entitlement cities to determine the best way to distribute the Jumpstart funds. The Governor explained that the administration wanted it to be a simple process for all applicants. The Governor's Office worked with IFA and IDED to get the applications online to the people who needed it. Culver added that there is a significant demand for the Jumpstart programs. For example, Cedar Rapids is using the information and referral line 211 to assist people in need. Within the first two hours of the hotline yesterday, 211 had 200 callers. Governor Culver encouraged Iowans to go to the Jumpstart website or call the number to access the help.

Culver explained that with Jumpstart, homeowners are eligible for up to \$72,000 and small businesses are eligible for up to \$50,000, above and beyond FEMA and SBA assistance. Culver added that there is still a lot of work to do, and that is why the Commission is here today. Iowa needs to continue addressing the immediate needs, as well as addressing long-term needs.

Culver noted that Iowa now has \$85 million from HUD in addition to the \$40 million for the Jumpstart program. Some of that \$85 million will go into the Jumpstart program. There is also another round of funding coming from HUD. A \$23 billion package was passed this week in Congress to help states facing disaster recovery.

Governor Culver shared that as of yesterday, Iowa had placed all but five families in mobile homes. That is now more than 600 families that have been placed. Our successes highlight that, despite the disaster and its consequences, the people in this room are working hard to get things done. Governor Culver shared that the state will do what we can to continue to reach out to the families and businesses that need support, and when we go into session in January, we will continue work on developing long-term solutions. Culver noted that he wants that work to be a bipartisan partnership. He added that he still reserves the right to call a special session.

Davis asked the Governor if more federal money will be put into the Jumpstart program. The Governor said, yes, the flexibility is there to be able to use some of the HUD \$85 million for the Jumpstart program. Also, some of the second round of funding from HUD (estimated at up to \$150 million) may also be used for Jumpstart.

General Dardis asked if there will be any additional opportunities for federal funding. The Governor stated that he thinks there might be another package for disaster relief when Congress re-convenes in January. The \$23 billion package was a good start, but we do not know yet how much Iowa will receive. In addition, the Governor noted that the state will work with specific committees, such as the infrastructure committee, in Congress on disaster-related issues.

Earley asked if the Jumpstart call-in number also helps direct individuals to other assistance that may be available. The Governor said, yes, this is the beginning of our case management initiative. With the \$85 million in HUD funding, there is about \$2 million available to administer programs. Governor Culver explained that the idea is that there will be a team answering the phone, whether it is the Jumpstart number or the Iowa Concern hotline, and this will increase our responsiveness to people's questions about navigating state and local programs. In addition, the state will also work more with 211 and other social service agencies and hotlines to get the information out to Iowans.

General Dardis said that the Commission would like to thank the Governor for his engagement with national leadership to get more federal funding to come into the state. The Governor noted that he will continue to stay in contact with federal partners, including HUD and FEMA. That communication has been invaluable.

### **Progress on Immediate Recommendations of 45-Day Report, Continued**

Struck completed her comments to the Commission regarding the current case management initiative. Whether or not it is a federally-declared disaster, the Iowa Disaster Human Resource Council works with communities and families in response. The core group of agencies have come together to form a planning team to help communities develop Long Term Recovery Committees (LTRC). The Long Term Recovery Committees assist families and communities, and play a role in case management. There is a map in the packets for Commission members. There are 13 current Committees serving clients. They are connecting individuals to resources available, and conducting some recovery efforts.



In areas of the state where there was less disaster impact, the Council is also working to form LTRCs. Committees in 16 counties are in beginning stages of development. In addition, 10 counties are being served directly through the Council, through the state LTRC.

The Christian Reform World Relief Committee (CRWRF) provides community needs assessments through door-to-door canvassing. Also known as the “green shirts,” they set up an intake center, and/or meet with organizations to conduct a needs assessment. Cases are prioritized and provided to the Long Term Recovery Committees in communities. Struck shared that four communities have had assessments conducted; some assessments are in process or being planned. General Dardis asked how long this initiative has been underway. Struck shared that the community assessments began in mid-August and will end in November.

Lutheran Services of Iowa, an affiliate of Lutheran Disaster Response, is the lead agency in the state providing a disaster case management structure and oversight through work with the LTRCs. Case advocates are using assessment information from the community assessments conducted by the CRWRC and are connecting with individuals with that information.

Struck shared a story about Linn County. A total of 1,200 surveys were completed in the assessment. Nearly 21 percent are identified as disabled or have an acute medical condition; 18 percent are elderly; and 10 percent identified themselves as a single parent. For nearly half of the individuals surveyed, financial issues are their number one concern.

In Linn County, 700 of the 1,200 assessed individuals have been directed to the Jumpstart program. Struck highlighted that this shows a great partnership between the voluntary programs and the state. Struck noted that all of the Long Term Recovery Committees have a central phone number for access, and in most communities it is 211. Struck shared that the local 211 in Des Moines can enter information and it is shared among all 211 call centers across the state.

General Dardis asked if we are confident that folks who need assistance are able to make the contacts and get the help they need. Struck noted that the voluntary organizations have restricted capacity to do comprehensive case management. With funding, it would be possible to have case advocates for all individuals needing assistance. In some areas, capacity does not exist.

Earley asked what would be done differently. Struck said that funding should be provided in more of an ongoing way so that response to disaster could be done more quickly and easily. Resources needed would be money and training for disaster response. Resources should be dedicated to building the capacity at the state and local levels to improve the ability of emergency management and voluntary organizations active in disasters (VOADs). Earley said there may be areas that could be improved and we could start to build a plan for the future. Struck explained that immediate disaster response includes response from larger organizations like Red Cross and Salvation Army. The Long Term Recovery Committees enter during the recovery process. A guest representative from Iowa Homeland Security and Emergency Management (HSEM) said that the Iowa Disaster Human Resource Council is active every day but lacks resources. A lot of organizations that might respond at the organization level may have capacity constraints because of lack of funds to cover the costs.

Slater added that the need for case management was an issue identified by seven of the nine Task Forces.

McKeen noted that it is a further question of how the Iowa Disaster Human Resource Council can be institutionalized in a way that the trained people statewide can be readily accessed. The representative from HSEM added that the Council was formed in December 2000 and meets monthly. The Council responds to needs as they arise.

Joe O'Hern introduced himself, representing the Iowa Finance Authority (IFA) and working on housing issues with RIO and the Rebuild Iowa Housing Task Force. O'Hern talked about the immediate need of getting housing needs met before cold weather. As of yesterday, there were only five families remaining who still need temporary housing in a mobile home. There has been a tremendous amount of work done by FEMA to meet these needs. O'Hern pointed out the challenge of not only getting mobile homes in the state, but also getting them sited commercially or at a private site. The work to get them set up was tremendous. O'Hern shared that some of the homes needed upgrade of utilities. It was also a lot of work to identify the families and get them through the eligibility process and then into the homes.

There are 558 families housed in mobile homes; 10 percent are on private sites. In the case of families whose homes were damaged, if their property could accommodate a mobile home, it was done. That process is almost complete, but will likely be an ongoing process. O'Hern noted that people tend to not stay in the same situation, so Iowa has discussed with FEMA that we need to keep a reserve of mobile homes available for those situations. For example, a family realizes a housing situation is inadequate after some time has passed. O'Hern noted the success of only having a few families left in need of a mobile home.

In addition, FEMA has distributed \$115 million in housing assistance since the disasters. That includes rental assistance and home repair assistance.

O'Hern described the Jumpstart housing assistance program to the Commission. He shared with the Commission the website page that describes the housing assistance program. Three activities are eligible – down payment, repair, and interim mortgage assistance. Applicants must be eligible for FEMA assistance to be eligible for Jumpstart. For down payment and repair, there is an additional \$10,000 available for energy-efficiency measures. Interim mortgage assistance is available with a maximum of up to \$12,000. Total potential maximum eligibility is \$72,000.

O'Hern pointed out all of the contacts for Jumpstart that are listed on the Jumpstart website. O'Hern spoke about the information sessions/workshops held last week for COGs and entitlement cities. About half of the grant agreements are back to IFA, and funding has been transferred to them. The contact information was provided in a short time period, and provides information to individuals seeking assistance so that they know how to access the resources.

O'Hern pointed out the allocation of resources outlined in the Commission's handout. For entitlement cities and COGS, 5 percent of housing Jumpstart funds can be used for administration, and once they sign a grant agreement, 30 percent of their allocation is transferred to them immediately.

O'Hern also shared the county-by-county targets identified based on FEMA housing assistance awarded (residents registered with FEMA and approved for housing assistance). The information outlined in the packets are only targets, and if there is no need in a county, then funding would not be distributed. This provides a guideline as to where the need exists.

O'Hern noted that people will need to transition from temporary housing to permanent housing. This will require ongoing monitoring. The FEMA temporary housing assistance has an end date

of 18 months from date of disaster, which is approximately winter of 2009. This is an important issue to keep in mind for future planning. FEMA works with families who are on rental assistance or in mobile homes to develop a permanent housing plan. Every family situation is going to be different. Twenty-two thousand households have registered with FEMA and received some sort of housing assistance. The vast majority of those households will resolve issues and return to permanent housing; some individuals who were in mobile homes have already moved out of them.

O'Hern added that as we focus in the near future on individuals affected by the disasters, we need to focus on issues related to the affected communities, not just affected individuals. We should focus on how we address long-term issues for communities.

A Commission member asked if there is an extension available on the 18-month timeframe for housing assistance. O'Hern stated that is a federal decision, so is not something that could be easily changed.

Wharton asked about people who live in smaller communities, is it clear to Iowans that the Jumpstart assistance is available? O'Hern said there has been a fair amount of publicity. Also, the COGs have been directly involved with many individuals who have been impacted. This delivery system was chosen because of that history of direct involvement with affected individuals. There of course will be an ongoing need for communication and letting people know about resources available. Wharton said that she is in a part of Iowa that did not experience as much disaster, but certainly there hasn't been as much publicity there about this program.

Hajek added that the case management programs directly contact individuals by phone. Vince Linz added that COGs have networks in their communities to connect with individuals.

McKeen pointed out the map in the packets that show the contacts for the COGs and entitlement cities. McKeen added that it is part of the job of the COGs to reach the people. The state acknowledged the fact that COGs have existing relationships and have done these types of activities before.

Bywater asked about mortgage assistance payments and how that program works. O'Hern stated that the administering agencies here have some experience with that. Individuals will not be handed a check to pay their mortgage. There will likely be two-party checks with reimbursement or proof of payment, or maybe even direct pay; it is still being finalized.

Halling asked about the process for identifying families that needed mobile homes, and how the state worked with FEMA. Were there challenges as well as things that worked well? O'Hern said it was the first time that Iowa did this on this kind of scale, and there was definitely a learning curve. The state spent some time resolving the mold issue initially, but once those issues were resolved, it has gone very well. O'Hern stated that Iowa had the advantage of available existing pads at commercial parks and great cooperation from the mobile home park industry in making pads available. Halling said having that resource available was a benefit. O'Hern said the logistics of resources from the federal site also presents a challenge, but issues were addressed. Halling asked if there was difficulty working with the federal government dealing with flood damage or tornado damage. O'Hern noted that the only distinction between the two types of damage was the presence of insurance, and tornado sites often have more rebuilding in place earlier.

O'Hern added that there is a rental pilot being conducted by FEMA in Iowa that has been a learning process for everyone. There is now a contract signed with the owner of an apartment building, and FEMA will rehab it for another resource for temporary housing. The lesson learned is that if FEMA could deploy that option as quickly as mobile homes, it would save the federal government a lot of money and house people more easily.

Anderson asked about the average time for families to access assistance, whether state or federal. In other words, how long after they are identified until they get assistance? O'Hern said that FEMA assistance is available in a short amount of time. The Red Cross provides immediate response capacity. O'Hern said FEMA rental assistance was available very quickly; sometimes the hold-up is the availability of a rental resource. Many factors can influence this, including what is available in the community, whether it was also damaged, and whether people are still employed in the community. Anderson asked O'Hern whether he was happy with the response time of FEMA. O'Hern said a state can always do better, but it worked out well. There were a lot of FEMA resources in the state and a lot of activity in response to this disaster. There were no major roadblocks, and the state had a good working relationship with FEMA. FEMA worked closely with Homeland Security Emergency Management.

King asked about eligibility for Jumpstart. O'Hern stated that basic eligibility is that you were registered with FEMA and received housing assistance with FEMA. King asked if there was more criteria. O'Hern said there is currently no income threshold. McKeen added that COGs and entitlement cities were excited because of the simplicity of this program. The decision was made at a state level not to have an income requirement.

Bywater asked if school enrollment figures show that people have stayed in their communities. O'Hern said yes, because the school enrollment in Cedar Rapids was only down by about 100 students.

Dardis asked about the dollar amount for the rental pilot program. O'Hern said there was no specific dollar amount tied to it. It will be available through the end of the calendar year. O'Hern said that if Iowa were ever hit this hard again, we would want to ask FEMA for this much earlier in the process. Dardis asked about the siting of mobile homes on commercial sites and how utilities are paid. O'Hern said utilities are paid by FEMA for mobile homes sited on commercial sites.

Slater asked O'Hern about the role of energy that should be considered by the Commission. O'Hern noted the \$10,000 funding available for energy-efficiency activities through the Jumpstart assistance program. There is a lot of communication going on with the utility communities about their energy-efficiency activities, such as rebates. O'Hern pointed out that there is an opportunity to build awareness about the benefit and impact of energy-efficiency measures that will benefit individuals, communities, and the state into the future. There was recognition on behalf of the state that this was an important thing to invest in.

Hajek announced that today's report showed that there are now no families in need of mobile homes.

Mike Tramontina, Director of the Iowa Department of Economic Development, introduced himself and Vince Linz, Deputy Director of the Iowa Department of Economic Development. Tramontina shared that IDED has worked on the HUD and Community Development Block Grant (CDBG) applications for the state. Tramontina described the Jumpstart small business assistance program. He said that the network of organizations for application for funds is still a

work in progress. There was an effort to create continuity between the Jumpstart small business assistance program and the business assistance with CDBG funds, and the business programs within IDED, as well as with the housing assistance programs administered by IFA. Therefore, there are a lot of similarities between the housing and small business Jumpstart programs. The state is not taking applications or disbursing funds. Individuals receive assistance through the five entitlement cities or six COGs.

Tramontina pointed out the state map that shows who the major contacts are in each area of the state. Maximum allocations are also outlined for the small business and housing assistance programs. For the small business programs, individuals across the state use the same application, and they must first secure a loan. The Jumpstart program provides a forgivable loan for 25 percent of the loan secured. It must be a credible underwriting and you must submit your loan documents. The business must re-open within one year. The forgivable loan is 25 percent or up to \$50,000. If some of that expenditure went for energy-efficient purchases or activities, you can get an additional \$5,000.

Tramontina said that the state predicts that over 60 percent of business loans will be in the five entitlement cities. That money is able to be deployed in advance. The contact list and network is being developed right now. As soon as grant agreements are in place, money is disbursed to the cities and COGs. As of yesterday, three or four COGs and one city had their grant agreements in place. The state funds provide a lot more flexibility, so as soon as agreements are in place, funding is going out to the communities. We estimated numbers in terms of the amount of SBA applications and dollar amounts. We want to award the money where the demand is, not by an arbitrary formula. There are no specific amounts allocated; there are only estimates right now to see what the demand shows. The first wave has been released, and the second wave of funding will be released as the money is used. An area will not get any more money if they do not use their first wave of funding, or an area might get some additional money beyond their estimated target amount if they are showing higher demand than expected.

Tramontina said that there is \$15 million of unrestricted state money for the Jumpstart small business program, and then the state will use \$5 million of reprogrammed CDBG funding, as well as an additional \$10 million of new CDBG funds for this program. Tramontina shared that the CDBG funding is primarily intended to be used with low-income families and communities, and cannot have a negative impact on the historic preservation of the community. When we transition from state funding to the federal funds, restrictions will then be implemented. Once we start using federal funds, Iowa can only serve families in the small business and housing programs who are low-income (must meet area median incomes). In addition, there will have to be approval from the State Historic Preservation Office. Tramontina said cities and COGs do this on a regular basis; they understand the rules and restrictions. CDBG allows administrative money. IDED will add more staff to CDBG with the administrative funds to assist with the Rebuild Iowa Office and staffing the State Historic Preservation Office.

Tramontina noted that there are larger employers who were affected who want to rebuild, and it takes more than the small business loan to help address those needs. The state's economic development programs have not been set up to address those needs. The IDED Board is going to revisit, at the Governor's request, the current rules to be able to offer some assistance and some tax breaks to larger companies that need to rebuild.

Tramontina explained that CDBG requires a network among COGs and cities. They have different agreements to get that money, and the state is trying to use the same networks and

process with the Jumpstart funds. Tramontina said that, therefore, Iowa's network will be prepared to meet the federal requirements once CDBG funds start to be used for Jumpstart.

Regarding future appropriations, Tramontina said that in July Congress approved \$300 million of CDBG funds for Midwest flood relief. Of the first \$300 million, HUD has already allocated a first wave of \$100 million. Iowa was allocated \$85 million of the \$100 million. Tramontina said that on the first full day that the state could file an application for its \$85 million, we applied, it was approved, and money is now available. When this money is used for Jumpstart, the cities and COGs must follow the guidelines, but the money will be able to flow through them. Tramontina explained the \$85 million will be divided among a number of needs, including acquisition, housing assistance, small business assistance, and infrastructure.

Tramontina explained that there will be another application process for the next round of \$200 million in funds from HUD. He reminded the Commission that the Governor noted that we are expecting up to \$150 million of those funds. By the time the state funding and the original CDBG funds are used for housing and small business assistance, this additional money should be available and in the pipeline.

Tramontina noted that a recent disaster bill still had funding for Katrina it, so we might expect to get some ongoing funding for a couple of years. We may expect a bill in March of 2009, and there may be money continuing to come in over two or three or four years. Priorities will shift in that time. Emergency housing needs have now been fulfilled, now we will move into rehab projects, and then production of housing in the spring. The small business assistance funding currently may be reallocated when needs and priorities are identified in a different way.

O'Hern added that property acquisition activity will begin in 2009.

Tramontina also added that the state had infrastructure issues and problems before the disasters hit. Now the issues are somewhat different and focused in different places. Tramontina noted that this group talks a lot about the planning needs for infrastructure. The cities and counties across the state have capital budgets and resources and staff. The state does not have a planning office for long-term infrastructure planning. Tramontina hopes that the Commission will make recommendations about developing this type of planning with funding to assist in that planning. Infrastructure includes many different types, such as sewers and water systems, and roads. We also have other needs, for example, electric transmission of wind power, trails, and others. Tramontina stated that the state needs planning boards and financing to address the long term, not only disaster recovery, infrastructure needs.

Wharton asked if there were problems created from the disasters with the electric transmission. Tramontina said downtown Cedar Rapids operates on a steam heating system, with steam generation and distribution, and some parts of downtown still are not back up and going.

Wandro added that the issue is with the grid, and rural wind power cannot connect with grids right now.

Wharton asked for clarification on the process of distributing funds for Jumpstart. Wharton asked if the areas that are more organized and get more people to sign up will get more of the funding. Tramontina said he thinks the organization is pretty consistent statewide. Wharton stated that she wanted to be sure that businesses do not miss out on getting needed funds because they did not get information early on in the process.

Slater added that there is a reporting system that the state can monitor to pay attention to what areas are using funds and where they aren't using much funds.

McKeen said there are people who do not have access to the Internet or do not read the paper every day. That is why the Jumpstart distribution system is local, because the local organizations know how to get the word out to people.

King asked about the median income restriction for federal funding through CDBG. King said the disasters affected everyone the same, and there should not be restricted income levels. King talked about people he knows who did not meet the income restrictions. Tramontina reiterated that the restrictions are federal, and the state is taking a big risk by awarding CDBG up to 100 percent of area median income because the federal law requires 80 percent of area median income. The state is hoping to get a balance of below 80 percent of area median income to meet the overall average of 80 percent. The state will probably have to bring the income restriction down to 80 percent soon after the 100 percent is put into place, and the state will closely monitor those levels.

Tramontina added that Cedar Rapids is going to try to hold back some state funding. They are waiting to serve lower income individuals with federal funding, and meet other needs with state funding.

The group took a break for lunch.

### **State and Federal Assistance Update**

The group reconvened after the lunch break. Major General Dardis requested Hajek to give an update on federal funds. Hajek referred to two handouts and talked about the overall availability of funds. Iowa has been awarded federal public assistance funding, of which, \$300 million is obligated. The federal government will pay for the projects as they move along. Iowa has about 2,000 projects thus far that will utilize these funds. The federal government is granting \$232 million in Small Business Assistance Loans, \$150 million in cost saving that should be resulting from HUD and CDBG due to the 90/10 cost-share decision, according to our estimate based on the fact that we got 85 percent in the first round. But, a determination has not been made by HUD yet. Other funding includes \$114 million for Federal Housing Assistance, \$85 million in disaster aid from CDBG, \$40 million in state funds for the Jumpstart program, \$37 million from Executive Council Action, \$25 million in Iowa Finance Authority Tax Credits for housing, and \$18 million in US Department of Labor/Jobs program. Additionally, \$4 million in US Economic Development Administration funds based on a two-year grant has been awarded. There is \$500,000 in the State College Assistance Grant program, however, we have received more applications than can be covered. One of the unmet needs is students whose financial situation has changed because of the disaster. Obviously, there is a great need to help them. This totals more than \$1.1 billion thus far for Iowa's disaster recovery from a variety of sources.

Hajek responded to the concern about getting the word out about Jumpstart. RIO is sending out letters to all 22,000 FEMA housing registrations as another way of reaching out. Governor Culver is also meeting with the Assistant Secretary of HUD to secure additional HUD funding. The Office of the Governor is continually building that relationship. The Governor will press to get \$150 million as quickly as possible.

Hajek talked about the next handout, which gave an overview of the disaster appropriations. She said that it includes \$23 billion package, which is expected to include \$7.9 billion for FEMA and \$6.5 billion CDBG money, as well as funding for disaster assistance that will flow through

other federal departments. Hajek noted that some of the federal departments have to spend one-third of this money within 30 days. The Governor will also be meeting with Secretaries and Deputy Secretaries of these departments. The RIO is waiting to see some of the funds come in quickly.

Earley asked if the Jumpstart program is the state money. Hajek answered that \$5 million is old CDBG money but it is still federal. We have redirected these funds to the Jumpstart program. Due to these funds, communities will be able to save \$150 million and can spend that on other programs because they will not have to spend on these projects. Truax asked if the money coming from HUD or any other federal money have requirements that need to be met. Hajek said that there are requirements, but they will try to make it as seamless as possible. Community members will still work with the same people and fill out the same applications and go through an almost identical process. She said that the issue is that there are additional restrictions that need to be met such as environmental reviews and historical preservation programs. Truax asked, since the assistance is based on median income, whether people should apply early. If people wait longer, will they still get something? Hajek said that assistance is not dependent on what timeframe you seek assistance. Forty million dollars does not have to be the last state money for Jumpstart. We look at what federal programs do and do not cover, but there is little we can do about the average median income. There are other ways we can decide how to help people.

Bywater asked what is being shifted from the FY 09 state budget. Hajek said \$40 million coming from FY 09, and \$30 million is the ending balance.

#### **Framework and Context for RIAC and Task Force Efforts**

Dardis said that the afternoon will be spent framing the work for the Task Forces going forward. We got updates on immediate recommendations, which will assist in thinking about the long-term recovery needs. He asked Slater and McKeen to lead the group. Slater asked what have been the reactions, challenges, concerns that people have heard from their constituents. Truax talked about the Iowa Title Association in Grundy Center and how they have to meet a multitude of requirements which restricts them in serving the needs of the people to bring about changes. Truax said that there were things such as abstracts that a lot of people have to do themselves. Their job is more difficult because they have to do it in addition to other things. Slater said that in other words, systems are not in place. Slater asked if there is anything else we can do besides better clarifying the systems. We can take that to a greater scale.

Earley said he is hearing appreciation for the leadership. People have appreciated leadership from a lot of people. Iowa seems to be a bit more self-reliant and more willing; at least the perception is that we are self-reliant. The leaders are also taking caution in making huge reinvestment in rebuilding efforts. Slater said that Task Forces and the Commission are speaking that loud and clear about their vision and goals, and it is important to continue to work like that. In comparison, people from Hurricane Katrina are still cleaning up debris. Iowa, comparably, is pretty aggressive in what we do.

Gerhard said that local property taxes were supposed to be paid yesterday, September 30. Local governments are concerned what will happen to the level of revenue, and ultimately local government cash flow. Wharton asked whether we have any early indications. McKeen mentioned that RIAC can work to get that data collected and find out what the gap will be. Gerhard said that the Jumpstart program meshed perfectly with the RIAC recommendations. However, there is frustration among people who feel that since the floodwater is gone, the



decision makers have forgotten about them. But, Gerhard was extremely encouraged about this and the commitment of the state.

Slater said that the challenge ongoing is how we keep the profile of Iowa high nationally. It might take more than press releases. How do we create and sustain a national network of people to keep that profile up? It is true that these communities will be looking at budget items in March. There is need for an awareness of why and what. There is a need to think long term. Something like that should be in our minds as we continue to work.

Golden said that people are frustrated, and we would like to deliver things faster, but people also understand the enormity of the problem. The situation gets worse as you go downstream. It is a lot worse in Cedar Rapids. On one hand, they want something right away, but they realize that there needs to be some concrete steps to deal with it. Slater said that Cedar Rapids put dire pressure on everyone because of their needs. Slater said that they have decided to wait a bit longer to use the Jumpstart money in a better way that is seamless between state and federal funds.

Halling said that the focus has been in affected areas such as those areas concerning levees, but he does not have the clarity on what is going on with the Oakville levee. He said that his recollection was that they have to rebuild that levee due to the regulations, but there were questions about that. Slater asked if there is an interest in floodplain management aspect of that. Halling said there is an interest.

Bywater said that he got two calls from a person who worked for workforce development, and he is afraid that he will not get done before the winter unless he gets one more loader and truck. Wharton said that people are aware of things, but we do not get news on it in northwest Iowa where the impact was much less or areas were not impacted. The topic that was most discussed in northwest Iowa was whether or not there will be a special session. Slater asked Wharton who is pushing for the special session. Wharton replied that she is getting calls from both constituents and legislators. She also got a call from Cedar Rapids. Part of it is the political environment. Slater said that people need to understand that this is a statewide planning process and that the state is aware and conscious of it and people do care.

McKeen said that the challenge for the Task Forces is harder than the first round. Now, we have to think about what we want Iowa to be like and how do we get there but at the same time take care of the housing and infrastructure issues. McKeen said that is a more daunting task. It is important for Commissioners as Task Force chairs to know that we are going back to our Task Force, but we are not starting from the beginning. We need to talk about where we are starting and make sure we are using the same language. We need to be on the same page as we go on to our Task Force, likewise with the issues. The Agriculture and Environment Task Force talked about floodplains, but there were other Task Forces that were also talking about floodplain management. When we come back in November after all the Task Force meetings, we want to be sure that we are talking about the same thing. McKeen said that we do not want to recalculate what we have talked about. We also need to talk about our starting point. She asked members if they had any particular issues that need to be visited. We need to make sure that we catch it all. Part of the discussion is getting everyone on the same starting point.

Earley asked for clarification. He said that our job is to rebuild Iowa as a reaction to flooding. McKeen said that her understanding from listening to Governor Culver and Lt. Governor Judge is that we are talking about Iowa in the future. How we recover is going to help in our future. We do not want to leave people out. Wharton said that our discussion is broader in scope, but we

need to look at sustainability regardless of where we are in the state. However, Tramontina talked about using this as an opportunity. We do not want to become the vehicle for all the other things that people are concerned about and ensuring that those are addressed. Wharton said that there is a connection between rebuilding and rethinking the future vision, but there will be some limitations, especially with the school systems, in what they can and cannot do. She said that she is trying to figure out how much forward one goes with this. This is, no doubt, an opportunity to rebuild safer and smarter and is a great idea, but we need to put a wall at some point.

Davis said that the general question is the scope of our mission. The mission is defined in flood recovery but there is going to be an overlap. The program we come up with will apply to many areas. Slater said that when you are talking about flooding of this year and 1993, it comes down to discussion that really says what Iowa will look like in the future. Businesses will come to Iowa if they move into an area where they feel safe and will not be affected by disasters. Slater said we need to think about what the quality of life should be. How do you look at the state as a whole? We recognize that there needs to be parameters. Earley said that he is willing to do either, but he would like to have a commitment from everyone-do on whether we go broader or narrower on this. Gerhard said that when we took the tour of the Cedar Rapids area, there were a couple of power plants that were down. Cedar Rapids was getting their energy from Duane Arnold Nuclear Power Plant. If the road going to the power plant had been flooded, Duane Arnold would have been shut down due to federal evacuation route regulations. And as a result, all of Cedar Rapids would have been without energy, which would have created even a bigger catastrophe. We need to look at everything. We need to see how close we came to having a massive disaster.

Dardis said that the focus cannot be narrow because when you are talking about the magnitude of the disaster and opportunity, when we talk about the RIO theme, we are talking broader. Take the example of housing; if we work on housing, it is an opportunity to take care of some other related issues. Would you ignore those issues because they were not caused by the floods? He said that he is not sure where one draws the line, but the focus should be broader. McKeen asked whether power lines and grids are peripheral or central issues.

Halling said that broader focus should be specific to the disaster. For example, if bike trails were under water due to flooding, that is because of the floods so, in that example, one needs to look at it broadly. We do not get to be a dream team for the state of Iowa. Wharton said that she is anticipating within her Task Force that there will be a push for design and new standards. This falls within the guidelines but also sees it as going beyond flood. But, it is important to figure out how far you go. McKeen said that when you are rebuilding, you have to look at other factors. Gerhard that when you are rebuilding, energy efficiency becomes an important consideration for rebuilding. Slater said that energy efficiency needs to happen in rebuilding as it makes sense to incorporate it. McKeen said that there were some very exciting innovations that were presented in the Long Term Recovery Planning Task Force as opportunities to make our communities meet the needs of the future. Perhaps, take less land, create less run-off, use different kinds of materials. If we are redesigning, should we be thinking about those things? Davis said that the Housing Task Force should focus on housing and all things that are related to housing. He said that we are not going to talk about floodplain because Gerhard's group is going to do that. He sees overlap across Task Forces in some things we are doing, but, as Housing Chair, we will strictly look at what is good for housing. Slater said that any recommendations are handed off to the policymakers and the Governor. The Task Forces and Commission is able to give advice but you do not make the decisions that fall to the state's policymakers. Slater said that we

should not over worry about things that are policy related. We need to think broadly, but look at timeframe issues. We need to define what the long-term or medium-term timeframes are.

McKeen asked Anderson for his gut reaction. He said that you should look at the narrow field of problems that reoccur. If you go broad, you can miss those issues. Dardis asked if the state is better if you rebuild as before or should you work smarter. If you can, make some changes and look at some of the important issues that should be taken into consideration. Anderson said that there is critical infrastructure that fails, such as the grid system. Slater said that you could talk about the best case scenario for the Task Forces that will move these issues forward. What are the structures that are needed? Halling said he agrees with Major General Dardis; you discuss what went wrong and what went right. You need to have better Iowa. As far as Agriculture and Environment, there are issues that need to be talked about. You have to look at floodplain and land use issues. We can make those recommendations, such as mapping needs. We need to look at where the water flows, look at the 500-year floodplain, among other things. There will be recommendations that the Task Force can make, but the decision is made by someone else. We can make broader recommendations. There will be some other long-standing agenda that will come in the picture, which is not necessarily the role of Task Force to address.

Bywater said that it is time to think outside the box. McKeen asked the members to talk about Task Forces. Are you prepared to inspire your Task Force to be bold? Halling said that it will not be a problem. Slater asked Earley to talk about workforce and what kind of issues you talk about such as economic incentives and quality of life. Earley said that we are trying to find a framework. Gerhard said that the issue comes down to insurance. He would like someone to give more information on it so, when next time a disaster comes, people have an understanding on how insurance works. Halling agreed. People have a lot of misunderstanding and lack of knowledge on flood insurance. Earley said that if we open this up, we have to take responsibility to prioritize those ideas. Slater said that there will be a reason to not make recommendations but to prioritize. McKeen said that funding issues should not be the focus but what needs to be done to move economic development to the next level. Slater talked about small town Iowa and how can you add that to the list. Earley said he has a hard time eliminating any of the ideas. Gerhard said that it is his priority as well.

McKeen asked infrastructure members to think about their Task Forces, what came out of their group, and what needs to be talked about. King said that we need to discuss issues that were put in short-term recommendations. Infrastructure is so big that it is hard to find a starting point. If you shoot at everything, you are not going to accomplish everything. You can focus on using funds for fixing bridges. May be it is time to get states to provide a match to towns. If you try to do too much, you will not be able to do anything. We have to look at floodplain mapping; we are strongly looking at that. The other item was mitigation for improvements that help counties and cities in the future from losing bridges, levees, and roads.

Dardis indicated that there are reasons where bridges and levees were lost. King said that you get into broader debates when you talk about cities and small towns. You have to look at what came out the 45-Day Report and work based on that and prioritize your "wish list". If we had plenty of money, we could cure all the problems but we do not. McKeen said that it makes sense to look at three kinds of things. 1. How you think we are doing on immediate recommendations? This will require working with staff to get this information. 2. Starting from subsequent recommendations, some could not make it into 45-Day Report. Start with these recommendations, and discuss if there are ways our Task Force subject areas fit into one of these recommendations. 3. Did we miss anything? McKeen said that only in one Task Force, someone mentioned local emergency management. This rose to the level of a subsequent

recommendation in the Commission's discussion. Other Task Forces may want to discuss that issue. We heard a lot about our children. How do we address the needs of children? Two Task Forces, education and public health and health care, are looking at the issue of child care and the impact on child care after floods. Another consideration is to look at the poverty in the state. There have been some individuals and think tanks who have said that these disasters can create another set of people falling below the poverty level. If Task Force members bring up topics, the groups need to talk about them to assist in framing recommendations.

Dardis said that we can agree that disasters we are talking about impact low-income families. Some of these families are below the poverty line and they cannot recover. Communities need to look at these issues and take them into consideration. Slater said that whatever issue it is, poverty or mental health, feel free to think about them. There will be people coming to the table with ideas and agendas. McKeen said during the sifting process, you will have an opportunity to make those decisions.

McKeen said that we still need to talk about timeframes. Slater asked King to explain the terminology used in city planning such as a five-year plan. Slater said that he uses the term near-term which is up to six months from now. Bywater suggested that six to nine months is short term, 18 to 24 months is medium term, and longer than that is long term. Davis said that housing has its own definition. The long term is by the time we get to spring, what are we going to do to incentivize the marketplace to address housing issues. Gerhard asked if FEMA had a time frame. He said that we do not have to be on a calendar year when someone else is on a fiscal year. Susan Dixon commented that for the long-term recovery, we are asking communities to think five to ten years down the road for their timeframe. They are looking at "what is the project going to be?" A good example will be Parkersburg. They developed a plan and developed the vision, and now they are thinking about how to secure the funds. The biggest thing that Parkersburg is stressing is what it wants to be in the long term. You have to go from the vision and goals, and then strategies. McKeen said that people can have the vision but not necessarily know what the project is going to be. If you are saying, give me a general sense of urgency, we need to use one year, five year, ten year terminology. King said that he can work with that, but he agrees with Davis that short term can be yesterday. Truax said that it is more specific to the Task Force, such as the actual industry you are dealing with it. She said that we are trying to get consistency but questioned whether consistency is possible. McKeen said that it is acceptable if all Task Forces do not have consistency but that Task Force chairs need to make sure what it means when it is included in the report. We have to know how we are going to talk about things. McKeen said that if the one-five-ten year time frame does not work across all the groups; the members need to ultimately have a consistent way of tying together the recommendations.

Slater said that the idea of the Task Forces is to bring together people for a conversation. They may not be recommendations, but remember that there will not be nine Task Force reports. We need to figure out to integrate these issues so that there are not nine Task Force reports. Members have talked to each other to make sure that things are working together. There will be some updates and some idea prioritization. Those nine pieces of input will be amalgamated into one report. McKeen said that it is important to think about what may come out of this as a result of your work. We have a number of people working in certain issues, but there are many issues that are overarching. There may be a need to have some people who cross over areas of knowledge and come together to solve this at the state level. We have to recognize that implementation of what comes from the Task Force and Commission work is going to persist for a long time as it is implemented.

McKeen talked about the timeline. Over the next three weeks, the nine Task Forces will take place. The only ones that will not be meeting from 9:30 to 3:30 will be cultural heritage and records retention. They have again split that Task Force into two meetings since the issues and participants are distinctly different. We will conduct three Task Forces next week, three the following week and three after that. We are stretching them out a little bit longer than in the first phase of your work. If you are interested in attending other Task Forces, you are certainly welcome to attend. Some of the staff from RIO will be doing cross-over participation. We are hoping that after the last Task Force meeting, we will call upon RIO staff and SPPG and some consultation from Commission to mesh together some of the themes and recommendations. That will give you something to think about. We will get this by the weekend of October 31, giving you a few days to look at this Task Force Report. The Commission will then meet on November 6 and 7 to develop the content in a process similar to that used for the 45-Day Report. SPPG will draft that report, provide it to the Commission for review, and convene sometime around November 13 for telephonic meeting. That will allow you to make edits and necessary changes to finalize the Report, which will be transmitted on November 17. These are lofty, but achievable, goals.

McKeen asked if anyone had questions or if Major General Dardis wanted to make any comments. McKeen said that she wants to review the recommendations with the group but first asked Dixon to explain the flood insurance program.

Dixon said the flood insurance program looks at the risks and set rates. When it comes to flooding issues, there is not a true way to apply actuarial principles. Private insurance companies will not offer their own brand of flood insurance. The federal government is involved to subsidize the private program. Halling asked that, if the whole house is under water, how is this difference from a regular insurance loss? If you have the insurance, what is the hold on it? Dixon said that not many people have flood insurance. A very small percentage of the ones affected by floods actually had flood insurance. Dixon said that in Iowa, of houses affected by floods, only five percent of homes had flood insurance. The rest of them did not have it. Halling said that folks that were insured are in good financial shape and making progress in their recovery. Susan said they should be. Truax said that you can get flood insurance through private companies. Parkersburg is not a participating community in the National Flood Insurance Program (NFIP). Flood insurance has not been brought to the forefront, and there is not much talk about it. Dave Miller said people do not carry it also because there are some inspections and requirements the communities must meet. Even if flood coverage is subsidized, it can still be expensive, and the costs can be enormous. People need to understand that if you are not covered and are flooded, it will cost you more than if you had paid the higher premiums over time. People do not buy flood insurance because they do not see the risk. The term "floodplain" is a misnomer. Floodplain is used to define the area where there is a one percent chance that you will flood in any given year. It is confusing, but there is a pamphlet on it which you can get from DNR. If you participate in the National Flood Insurance Program, you are regulated by federal requirements. Communities do not participate because they do not want to follow the regulations. As an individual, it is costly to buy insurance. Task Forces should be having discussions on the flood insurance program. King said that the Commission heard the same thing in the bus tour.

Gerhard said that he would like to see the pamphlets. He said that if you have a mortgage, you are required to have flood insurance. Truax said that if you are in FHA, you need to purchase flood insurance, i.e. if you have a federally-backed mortgage, you are required to get flood insurance.

Homeowner insurance does not cover flood damage. McKeen asked whether Commissioners need more information on this. King said that he had a group who talked about floodplain insurance that he might share with others.

McKeen talked about 45-Day Report recommendations. The first recommendation was about case management. She asked the Commission to look at the recommendations so that issues that were not discussed can be flagged to be discussed in the meetings. Case management is involving the state Disaster Human Resources Council and using the local recovery committees. Dardis said that the case management was so needed this time but asked whether it will be there for the next disaster. McKeen said that if they can institutionalize that process, it will be there.

The second recommendation was about the housing needs. The third recommendation was on providing incentives for small businesses. McKeen talked about non-profits and that they are eligible for Jumpstart programs, if they qualify for a SBA loan. Slater said this can be issued for smaller non-profits who have ups and downs in their budgets. The fourth recommendation was the floodplain mapping. Bywater said that there will be a plan that will be long term. Slater said that Agriculture and Environment Task Force will have an update on the floodplain. Gerhard noted that funding was an issue. He asked if the money came from CDBG. Slater said that it will require some kind of commitment at state and federal level to do it. McKeen said that there are a number of steps besides LiDAR that need to be done to ensure the benefits of floodplain maps, such as developing hydrological models and the other equipment and tools needed to use the information. DNR is putting together a holistic plan for floodplain map development.

McKeen said that when the significant costs are identified, people become less interested. One of the great things about having nine Task Forces with 500 people involved is that they think floodplain mapping will be a good thing. Dardis asked what federal funding might be available to support this. Slater indicated he thought, not speaking on behalf of DNR, that they are working in Washington, DC to find federal money. King said that this is the right way to go to know your risk. This will show where the needs are, the areas that are in floodplains and who needs to buy flood insurance.

King said that we need to know what the potential risks are before the state can determine what needs to be in the policy. McKeen said that there are areas of the state that are not mapped. The discussion issue is whether these communities do not want to be mapped or whether they do not have the resources for the mapping and maintenance. Dixon mentioned a community that exempted itself from of a floodplain. If you have accurate maps and if someone says that they are not in floodplain, you can look at that risk and undertake efforts by which to mitigate that risk. King talked about an individual who is receiving floodplain money but is not in the floodplain. Dixon said that people do not want to pay the insurance money but want to get the benefit from claims.

The next recommendation was providing flexibility to local governments. McKeen said that it is a nice recommendation, but the Commission needs to think about what to do with it. Dardis said that there are quite a few action steps to that. He said that some of the legislation will start talking about taxes, but some of the restrictions lie at the constitutional level. King said that it was an issue for a special session. Slater noted that this can be addressed in the upcoming regular session; Dardis said that this needs to be addressed.

The next recommendation was about addressing public health needs. Slater said that DNR was asked to give an update on their water quality surveillance. Their issue is longer-term. Task Force members of Agriculture and Environment will be hearing from them.

In reviewing the subsequent recommendations from the 45-Day Report, McKeen said since there were no action steps for these, developing those steps in this phase will be critical. Some of these, by definition, are a continuation of the immediate recommendations. We talked about case management already. As for housing, we need to start building in a visionary way to include components such as livability, walkability, universal design to meet the needs of people of all ages and abilities. Housing may also simply need to provide amenities for recreational and leisure time. This requires the Housing Task Force to look at this issue broadly.

The third subsequent recommendation is providing incentives for small businesses, whether this comes from federal or local level such as in Cedar Rapids. Revolving loan funds can be used. Floodplain mapping can be required as a long-term investment. Also, investment in local emergency management can be required as well. Historically, the state has not invested in this. Another recommendation is the integrated, regional planning. Slater said that this is a big part of the next Task Force round. Some of the discussion needs to be around how this is approached and accomplished. McKeen said that this was discussed at length in floodplain management due to watershed issues and their regional impact. Part of the discussion was that communities want to work together more effectively, and a next step may be to identify partners.

The next subsequent recommendation is about topics needing targeted communications and education. This includes everything from education issues, to schools, to what does 100-year floodplain really mean, to some philosophical decision-making. Slater said that the Rebuild Iowa Office works through its communications staff to get information out to the public. If you have value to add on this, be sure to bring it up in your Task Force meetings.

Another subsequent recommendation is moving state policy forward on regional planning and what the state's role should be. Should the state make this happen and how do you think the state needs to take the lead to make this happen. It will be important to seek ideas from Task Force members on how the state should support regional planning statewide.

The last subsequent recommendation addresses sustaining Iowa's quality of life. This comes back to why anyone wants to come back and live in Iowa, as well as how we rebuild and improve our cultural institutions.

McKeen asked whether there are there other pieces that should be highlighted or if Commissioners had other questions and thoughts. She asked if members felt equipped to lead to the next Task Force meetings toward the requirements the 120-Day Report.

Bywater asked if Resource Group members will again be invited. They will be invited and the Rebuild Iowa Office will be able to provide lunch for Resource Group members as well as for Task Force members.

Davis that we will continue to communicate via email. McKeen said that SPPG staff will work with the chairs to get the agendas finalized. We are not asking people to come thinking that they are starting all over again. McKeen asked if anyone else had any questions before she turned it back to Dardis.

Dardis thanked McKeen and Slater and thanked everyone for taking the time to come to the Commission meeting. He said he is looking forward to seeing everyone again. He asked people to remember the 45-Day Report, since that is where we started.

The Commission meeting adjourned at 3:28 p.m.